© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-11697 Doc 1 (Official Form 1) (04/07)		Entered 06 Page 1 of 3	/29/07 18:09:03 6	Desc Main	
	tes Bankruptcy Co n District of Illinoi	ourt		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Midd Carson, Delphine T.	le):	Name of Joint Debt	or (Spouse) (Last, First, M	iddle):	
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):  Lavante's Furniture	s		sed by the Joint Debtor in the aiden, and trade names):	he last 8 years	
Last four digits of Soc. Sec. No./Complete EIN or oth than one, state all): <b>8349</b>	er Tax I.D. No. (if more	Last four digits of S than one, state all):	oc. Sec. No./Complete EIN	N or other Tax I.D. No. (if more	
Street Address of Debtor (No. & Street, City, State & 814 North Kildare Avenue	Zip Code):	Street Address of Jo	oint Debtor (No. & Street, C	City, State & Zip Code):	
Chicago, IL	ZIPCODE <b>60651-3529</b>			ZIPCODE	
County of Residence or of the Principal Place of Busin	ness:	County of Residence	e or of the Principal Place	of Business:	
Mailing Address of Debtor (if different from street ad	dress)	Mailing Address of	Joint Debtor (if different fr	rom street address):	
	ZIPCODE	1		ZIPCODE	
Location of Principal Assets of Business Debtor (if di	fferent from street address ab	ove):			
				ZIPCODE	
Type of Debtor (Form of Organization)	Nature of B		•	ruptcy Code Under Which s Filed (Check one box.)	
(Check <b>one</b> box.)  ☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ☐ Health Care Business  ☐ Single Asset Real Esta  U.S.C. § 101(51B)  ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank		e as defined in 11	☐ Chapter 7 ☐ Chapter 15 Petition for ☐ Chapter 9 ☐ Recognition of a Foreign ☐ Chapter 11 ☐ Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition for ☐ Recognition of a Foreign ☐ Nonmain Proceeding ☐ Nature of Debts		
	(Check box, if a				
Filing Fee (Check one box	)		Chapter 11 Deb	tors:	
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.</li> </ul>	on certifying that the debtor	Debtor is not a si Check if: Debtor's aggrega affiliates are less	te noncontingent liquidated than \$2,190,000.	l in 11 U.S.C. § 101(51D). ined in 11 U.S.C. § 101(51D).	
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration		Acceptances of the	le boxes:	etition from one or more classes of 126(b).	
Statistical/Administrative Information  Debtor estimates that funds will be available for di Debtor estimates that, after any exempt property is no funds available for distribution to unsecured cre	excluded and administrative			E IS FOR COURT USE ONLY	
Estimated Number of Creditors  1- 50- 100- 200- 1,000- 49 99 199 999 5,000  1	5,001- 10,001- 25,00 10,000 25,000 50,00		Over 00,000		

\$10,000

Estimated Liabilities

\$\int \\$0 to

**▼** \$0 to

\$10,000 to \$100,000

\$50,000 to

\$100,000

\$100,000 to \$1 million

**✓** \$100,000 to

\$1 million

\$1 million \$100 million

□ \$1 million

\$100 million

☐ More than

 $\square$  More than

\$100 million

\$100 million

of the petition.

Filed 06/29/07 Document

Entered 06/29/07 18:09:03 Page 3 of 36

Desc Main

FORM B1, Page 3

# Voluntary Petition

(This page must be completed and filed in every case)

Case 07-11697

Name of Debtor(s): Carson, Delphine T.

# **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Delphine T. Carson

Signature of Debtor

Delphine T. Carson

Х Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 29, 2007

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

#### Signature of Attorney

# X /s/ Timothy K. Liou

Signature of Attorney for Debtor(s)

#### Timothy K. Liou 06229724

Printed Name of Attorney for Debtor(s)

#### Law Office Of Timothy K. Liou

Firm Name

## Suite 361, 575 West Madison Street

Chicago, IL 60661-2614

#### (312) 474-7000

Telephone Number

#### June 29, 2007

Date

## Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-11697 Official Form 1, Exhibit D (10/06)

# Doc 1

Filed 06/29/07 Entered 06/29/07 18:09:03

Desc Main

Page 4 of 36

Document **United States Bankruptcy Court** Northern District of Illinois

IN RE:	Case No.
Carson, Delphine T.	Chapter 13
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR WITH CREDIT COUNSE	
Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to re and you file another bankruptcy case later, you may be required to stop creditors collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fit one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	he opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. You must file ted to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an approach days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Must be accompanies circumstances here.]	circumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it obtain the credit counseling briefing within the first 30 days after y the agency that provided the briefing, together with a copy of a extension of the 30-day deadline can be granted only for cause and be filed within the 30-day period. Failure to fulfill these requires	you file your bankruptcy case and promptly file a certificate from my debt management plan developed through the agency. Any is limited to a maximum of 15 days. A motion for extension must ements may result in dismissal of your case. If the court is not
satisfied with your reasons for filing your bankruptcy case witho dismissed.	
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	
of realizing and making rational decisions with respect to fina	reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Signature of Debtor: /s/ Delphine T. Carson

Active military duty in a military combat zone.

Date: June 29, 2007

does not apply in this district.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

# Case 07-11697 Doc 1

Filed 06/29/07

Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Document Page 5 of 36 United States Bankruptcy Court Northern District of Illinois

	NRE:	Case	No
<u>C</u> ;	arson, Delphine T.	Chap	ter <b>13</b>
		Debtor(s)	
	DISCLOSURE	E OF COMPENSATION OF ATTORNEY FOR	DEBTOR
1.		Rule 2016(b), I certify that I am the attorney for the above-named debte cruptcy, or agreed to be paid to me, for services rendered or to be rendered as follows:	
	For legal services, I have agreed to accept		\$\$3,500.00
	Prior to the filing of this statement I have receive	ed	\$ <u>425.00</u>
	Balance Due		\$\$,3,075.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	✓ Debtor ☐ Other (specify):	
4.	✓ I have not agreed to share the above-disclos	sed compensation with any other person unless they are members and as	sociates of my law firm.
		compensation with a person or persons who are not members or associate ple sharing in the compensation, is attached.	tes of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agree	eed to render legal service for all aspects of the bankruptcy case, including	g:
	<ul><li>b. Preparation and filing of any petition, scheoo</li><li>c. Representation of the debtor at the meeting</li></ul>	and rendering advice to the debtor in determining whether to file a petitidules, statement of affairs and plan which may be required; of creditors and confirmation hearing, and any adjourned hearings there receedings and other contested bankruptey matters;	
6.		losed fee does not include the following services:  3 shall be billed at \$295.00 per hour.	
1	Control of the foregoing is a complete statement.	CERTIFICATION  of any agreement or arrangement for payment to me for representation of	of the debtor(s) in this bankruptey
	I certify that the foregoing is a complete statement proceeding.	CERTIFICATION  of any agreement or arrangement for payment to me for representation o	of the debtor(s) in this bankruptcy

Law Office Of Timothy K. Liou

Name of Law Firm

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

0.10.2.1.00.1.1.1.1.1.1.1.1.1.1.1.1.1.1.
Social Security number (If the bankruptcy petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)
_

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Carson, Delphine T.	X /s/ Delphine T. Carson	6/29/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 07-11697 Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main

Carson, Delphine T. 814 North Kildare Avenue Chicago, IL 60651-3529 Document Page 8 of 36 Commonwealth Edison Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523-1559

Household Bank Household Credit Services Box 17051 Baltimore, MD 21297-1051

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 Credit Solutions Corp 9577 Chesapeak Drive San Diego, CA 92123 Household Credit Services Box 88000 Baltimore, MD 21288

Aaron Jewelers, Ltd. C/O Sandra H. Sklamberg, Esq. Suite 400A, 633 Skokie Boulevard Northbrook, IL 60062 D. Patrick Mullarkey Tax Division (DOJ) Box 55 Ben Franklin Station Washington, DC 20044 Household Finance Corporation Box 17574 Baltimore, MD 21297-1574

Affirmative Insurance Co 6640 South Cicero Avenue Bedford Park, IL 60638 Dependon Col Suite 210 7627 W Lake St River Forest, IL 60305 HSBC Box 19360 Portland, OR 97280

Ameritech Box 4520 Carol Stream, IL 60197-4520 District Counsel Internal Rev Svc, Ste 2300 200 West Adams Street Chicago, IL 60606-5208 HSBC Card Services Box 17051 Baltimore, MD 21297-1051

Arnold Scott Harris, P.C. Suite 720 600 West Jackson Boulevard Chicago, IL 60680-5625 District Director Internal Revenue Service Stop 5016, 230 South Dearborn Street Chicago, IL 60604 Illinois Department Of Human Services 208 West Cook Street Springfield, IL 62704-2526

Beaumont Les C/O Gordon Phillip 809 West 35th Street Chicago, IL 60602 F And W Llc Suite 2910 500 W Madison St Chicago, IL 60661 Illinois Dept Of Revenue Level 7 410 BK 100 West Randolph Street Chicago, IL 60601

Block Buster C/O United Compucred 4190 Harrison Ave Cincinnati, OH 45211 F And W Llc Ste 2910 500 W Madison St Chicago, IL 60661 KNS Funding, Inc. C/O The Affiliated Group 316 1st Ave Sw Rochester, MN 55902

City Of Chicago Dept Of Rev Bureau Of Parking Bankrptcy 333 South State St Rm LL 30 Chicago, IL 60604 Gordon Phillip 809 West 35th Street Chicago, IL 60602 Linebarger Goggan Blair & Sampson LLP 35946 Eagle Way Chicago, IL 60678-1359

Collection Co America 700 Longwater Dr Norwell, MA 02061 Harrah's IL Corporation C/O F And W, LLC 500 W Madison St, Suite 2910 Chicago, IL 60661 LVNV Funding Box 10584 Greenville, SC 29603 Case 07-11697 Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main

Medical Collections Systems Suite 700 725 S. Wells Ave Chicago, IL 60607 Document Page 9 of 36 Orchard Bank C/O Credit Solutions Corpation 9577 Chesapeake Drive San Diego, CA 92123-1304

St. Anthony Hospital C/O MRSI 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Menards Retail Services P.O. Box 17602 Baltimore, MD 21297 Osco Drugs C/O Nco Financial Systems Pob 41466 Philadelphia, PA 19101 The Affiliated Group I 316 1st Ave Sw Rochester, MN 55902

Mid America Bank C/O Dependon Collection Service, Inc. Box 6074 River Forest, IL 60305-6074 Peoples Gas Special Projects 130 East Randolph Drive Chicago, IL 60601-6207

TrueLogic Financial Corperation Box 4387 Englewood, CO 80155-4387

Midland Cred 8875 Aero Dr Suite 200 San Diego, CA 92123 Pin Cred Ser Pob 5617 Hopkins, MN 55343 U.S. Cellular Box 7835 Madison, WI 53707

Midway Motor Sales 2346 S Cicero Avenue Cicero, IL 60804 Portfolio Recovery Associates, LLC BOX 12914 Norfolk, VA 23541 United Compucred 4190 Harrison Ave Cincinnati, OH 45211

MRSI Suite 352 2250 E Devon Ave Des Plaines, IL 60018 Providian C/O Asset Acceptance Corporation Box 2036 Warren, MI 48090-2036 United States Attorney 219 South Dearborn Street Chicago, IL 60604

Nco Financial Box 13570 Philadelphia, PA 19101 Renaissance National Bank Box 19266 Portland, OR 97280 US Clerk Of Court Floor 20, 219 South Dearborn Chicago, IL 60604

Nco Financial Svcs Po Box 41466 Philadelphia, PA 19101 Sandra H. Sklamberg, Esq. Suite 400A 633 Skokie Boulevard Northbrook, IL 60062 Wexler And Wexler Suite 2910 500 West Madison Street Chicago, IL 60661

Nco Financial Systems 4601 Sauk Trail, FI 3 Richton Park, IL 60471 SBC Consumer Bankruptcy Center Box 769 Arlington, TX 76004-0769

Nco Financial Systems Pob 41466 Philadelphia, PA 19101 St Anthony Emergency Physician C/O Medical Collections Systems 725 S. Wells Ave Ste 700 Chicago, IL 60607

Case 07-11697 Official Form 6 - Summary (10/06)

Doc 1

Filed 06/29/07

Entered 06/29/07 18:09:03

Desc Main

Document Page 10 of 36 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:		Case No.
Carson, Delphine T.		Chapter 13
	Debtor(s)	1

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 2,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 2,100.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 1,543.36	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 101,123.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,922.59
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,490.00
	TOTAL	20	\$ 2,800.00	\$ 104,766.76	

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-11697 Doc 1
Official Form 6 - Statistical Summary (10/06)

# Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Document Page 11 of 36

Document Page 11 of 36 United States Bankrupcty Court Northern District of Illinois

IN RE:	Case No.
Carson, Delphine T.	Chapter 13
Debtor(s)	•

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 1,543.36
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,543.36

## **State the following:**

Average Income (from Schedule I, Line 16)	\$ 1,922.59
Average Expenses (from Schedule J, Line 18)	\$ 1,490.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 0.00

## **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,543.36	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 101,123.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 101,123.40

Case 07-11697	Doc 1	Filed 06/29/07	Entered 06/29/07 18:09:03	Desc Main
		Document	Page 12 of 36	

IN RE Carson, Delphine T.

Debtor(s)

## **SCHEDULE A - REAL PROPERTY**

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	ТОТА		0.00	

(Report also on Summary of Schedules)

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Filed 06/29/07 Document

Entered 06/29/07 18:09:03 Page 13 of 36

Desc Main

Case No.

IN RE Carson, Delphine T.

Debtor(s)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.  Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
	NULE D. DEDCOMAL DEODERTY				

Document

Page 14 of 36

Entered 06/29/07 18:09:03 Desc Main

\_ Case No. \_\_

IN RE Carson, Delphine T.

Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

18. G i 19. H e e e e e e e e e e e e e e e e e e e	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  Other liquidated debts owing debtor including tax refunds. Give particulars.  Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or crust.  Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor,	x x x		
20. Constant of the constant o	execution of the debtor, counterclaims of the debtor, counterclaims of the debtor, counterclaims of the debtor other than those listed in Schedule of Real Property.  Contingent and noncontingent enterests in estate of a decedent, death denefit plan, life insurance policy, or crust.  Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor,	x		
20. Con a a con a	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or crust.  Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor,			
21. C c r a a e e	nterests in estate of a decedent, death benefit plan, life insurance policy, or trust.  Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor,	X		
22. H	claims of every nature, including tax refunds, counterclaims of the debtor,			
	and rights to setoff claims. Give estimated value of each.	x		
1	Patents, copyrights, and other ntellectual property. Give particulars.	Х		
	Licenses, franchises, and other general intangibles. Give particulars.	Х		
c i 1 c t	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
	Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Explorer	2,100.00
26. I	Boats, motors, and accessories.	Х		
27. A	Aircraft and accessories.	X		
	Office equipment, furnishings, and supplies.	Х		
	Machinery, fixtures, equipment, and supplies used in business.	X		
30. I	Inventory.	X		
	Animals.	X		
F	Crops - growing or harvested. Give particulars.	X		
	Farming equipment and implements.	X		
	Farm supplies, chemicals, and feed.	X		
	Other personal property of any kind not already listed. Itemize.	X		

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-11697 Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Official Form 6C (04/07) Document Page 15 of 36 IN RE Carson, Delphine T.

Document

Page 15 of 36

\_ Case No. \_\_

Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875
Check one box)	<del>-</del>

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING
SCHEDULE B - PERSONAL PROPERTY			EXEMPTIONS
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
1998 Ford Explorer	735 ILCS 5/12-1001(c)	2,100.00	2,100.00
1000 I OIG EXPIOIGI	7.55 12.50 5/12-1001(0)	2,100.00	2,100.00

Filed 06/29/07 Document Entered 06/29/07 18:09:03 Page 16 of 36 Desc Main

IN RE Carson, Delphine T.

Case No.

Debtor(s)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Title to 1998 Ford Explorer; contractual				2,100.00	
Midway Motor Sales 2346 S Cicero Avenue Cicero, IL 60804			monthly payment was \$325.00					
ACCOUNT NO.			VALUE \$ 2,100.00					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th	is p	_	e)	\$ 2,100.00	\$
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	stica	n al	\$ 2,100.00	\$

Document

Filed 06/29/07 Entered 06/29/07 18:09:03 Page 17 of 36

Case No.

Desc Main

IN RE Carson, Delphine T.

Debtor(s)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). \* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Document

Page 18 of 36

IN RE Carson, Delphine T.

\_ Case No. \_

Debtor(s)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

(Type of Finding for Camillo Edited on Find Direct)											
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	A	MOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCOUNT NO. <b>2015-5352</b>			Sales taxes								
Illinois Dept Of Revenue Level 7 410 BK 100 West Randolph Street Chicago, IL 60601								1,543.36	1,543.36		
ACCOUNT NO.											
ACCOUNT NO.											
ACCOUNT NO.											
ACCOUNT NO.											
ACCOUNT NO.											
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	att	ached aims	to (Totals of th			e)	\$	1,543.36	\$ 1,543.36	\$	
(Use only on last page of the comp	olet	ed Scl	nedule E. Report also on the Summary of Sch	edu	ıles	.)	\$	1,543.36			
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)  \$ 1,543.36 \\$											

Official Form of 98	<b>6</b> 607-11697	Doc 2

Filed 06/29/07 Document

Entered 06/29/07 18:09:03 Desc Main Page 19 of 36

Case No.

IN RE Carson, Delphine T.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding	ng	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTRACENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>00 M1 733768</b>			Judgment			Ī	
Aaron Jewelers, Ltd. C/O Sandra H. Sklamberg, Esq. Suite 400A, 633 Skokie Boulevard Northbrook, IL 60062							19,600.00
ACCOUNT NO.			Assignee or other notification for:				
Sandra H. Sklamberg, Esq. Suite 400A 633 Skokie Boulevard Northbrook, IL 60062			Aaron Jewelers, Ltd.				
ACCOUNT NO. <b>6293237</b>			Installment account opened 9/03			1	
Affirmative Insurance Co 6640 South Cicero Avenue Bedford Park, IL 60638							167.00
ACCOUNT NO.			Assignee or other notification for:			+	107.00
Collection Co America 700 Longwater Dr Norwell, MA 02061			Affirmative Insurance Co				
8 continuation sheets attached			Su (Total of this		otal ge)	- 1	\$ 19,767.00
				To	otal	ı	
			(Use only on last page of the completed Schedule F. Report a the Summary of Schedules and, if applicable, on the Stat Summary of Certain Liabilities and Related	ist	ical	1	\$

Document

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Page 20 of 36

IN RE Carson, Delphine T.

\_ Case No. \_

Debtor(s)

	(1	Continuation Sheet)				
CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		Phone bill	+			
						1,762.38
		iudgement	$\perp$			1,702.30
		Jaagomoni				5,075.00
		Assignee or other notification for:	T		$\dashv$	5,010.00
		Beaumont Les				
		Installment account opened 3/02				
						74.00
		Assignee or other notification for:	H		H	74.00
		Block Buster				
		Parking ticket(s)				
						4,870.00
T		Assignee or other notification for:			$\parallel$	,
		City Of Chicago Dept Of Rev				
	<u> </u>	<u> </u>	Sub	tota	ıl	
		(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the S	nis p T t als tatis	age Fota o o tica	e)   nl n nl	,
	CODEBTOR		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOPF, SO STATE  Phone bill  Judgement  Assignee or other notification for: Beaumont Les  Installment account opened 3/02  Assignee or other notification for: Block Buster  Parking ticket(s)  Assignee or other notification for: City Of Chicago Dept Of Rev  (Total of the Summary of Schedules, and if applicable, on the Summary of Schedule	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOPF, SO STATE  Phone bill  Judgement  Assignee or other notification for: Beaumont Les  Installment account opened 3/02  Assignee or other notification for: Block Buster  Parking ticket(s)  Assignee or other notification for: City Of Chicago Dept Of Rev  Subject To SETOPF, SO STATE  ONLY OF CONTROL OF THE CONTROL OF	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IS SUBJECT TO SETORY, SO STATE  Phone bill  Judgement  Assignee or other notification for: Beaumont Les  Installment account opened 3/02  Assignee or other notification for: Block Buster  Parking ticket(s)  Assignee or other notification for: City Of Chicago Dept Of Rev  Subtot  (Total of this page of the completed Schedule F. Report also of the Stummary of Schedules, and if applicable, on the Statistica of the Summary of Schedules, and if applicable, on the Statistica of the Summary of Schedules, and if applicable, on the Statistica of the Summary of Schedules, and if applicable, on the Statistica of the Summary of Schedules, and if applicable, on the Statistica of the Summary of Schedules, and if applicable, on the Statistica of the Summary of Schedules, and if applicable, on the Statistica of	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOH, SO STATE  Phone bill  Assignee or other notification for: Beaumont Les  Installment account opened 3/02  Assignee or other notification for: Block Buster  Parking ticket(s)  Assignee or other notification for: City Of Chicago Dept Of Rev

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Document

\_ Case No. \_

IN RE Carson, Delphine T.

Page 21 of 36

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	H		H	
Linebarger Goggan Blair & Sampson LLP 35946 Eagle Way Chicago, IL 60678-1359			City Of Chicago Dept Of Rev				
ACCOUNT NO. <b>629239639</b>			Open account opened 5/04	H		Н	
Commonwealth Edison Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523-1559							877.00
ACCOUNT NO.			Assignee or other notification for:	T			
Nco Financial Svcs Po Box 41466 Philadelphia, PA 19101			Commonwealth Edison				
ACCOUNT NO. <b>6406144029</b>			electric service				
Commonwealth Edison Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523-1559							472.58
ACCOUNT NO. 19			Collection	H			
Credit Solutions Corp 9577 Chesapeak Drive San Diego, CA 92123							
ACCOUNT NO. <b>XXX-XX-8349</b>			2003 federal income taxes				1,093.00
District Director Internal Revenue Service Stop 5016, 230 South Dearborn Street Chicago, IL 60604							2,547.00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$		H	2,541.00
D. Patrick Mullarkey Tax Division (DOJ) Box 55 Ben Franklin Station Washington, DC 20044			District Director				
Sheet no <b>2</b> of <b>8</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		I <u> </u>	(Total of th	-	age	(e)	\$ 4,989.58
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

Document

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Page 22 of 36

\_ Case No. \_\_

IN RE Carson, Delphine T.

Debtor(s)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			H	
District Counsel Internal Rev Svc, Ste 2300 200 West Adams Street Chicago, IL 60606-5208			District Director				
ACCOUNT NO.			Assignee or other notification for:				
United States Attorney 219 South Dearborn Street Chicago, IL 60604			District Director				
ACCOUNT NO. <b>109205</b>			Open account opened 7/02				
Harrah's IL Corporation C/O F And W, LLC 500 W Madison St, Suite 2910 Chicago, IL 60661							1,846.00
ACCOUNT NO.			Assignee or other notification for:				-,
F And W Llc Suite 2910 500 W Madison St Chicago, IL 60661			Harrah's IL Corporation				
ACCOUNT NO.  Wexler And Wexler Suite 2910 500 West Madison Street Chicago, IL 60661			Assignee or other notification for: Harrah's IL Corporation				
ACCOUNT NO. Cj541855			Open account opened 12/05				
Household Bank Household Credit Services Box 17051 Baltimore, MD 21297-1051							891.00
ACCOUNT NO.			Assignee or other notification for:			H	3330
Household Credit Services Box 88000 Baltimore, MD 21288			Household Bank				
Sheet no. 3 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		I <u> </u>	(Total of t	Sub nis p		- 1	\$ 2,737.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

Document

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Page 23 of 36

IN RE Carson, Delphine T.

\_ Case No. \_

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
A CCOLINE NO	<del> </del>		Assignee or other notification for:	+			
ACCOUNT NO.  Household Finance Corporation Box 17574 Baltimore, MD 21297-1574			Household Bank				
ACCOUNT NO.	-		Assignee or other notification for:	╁			
HSBC Box 19360 Portland, OR 97280			Household Bank				
ACCOUNT NO.			Assignee or other notification for:	+			
HSBC Card Services Box 17051 Baltimore, MD 21297-1051			Household Bank				
ACCOUNT NO.	1		Assignee or other notification for:	<del> </del>			
Pin Cred Ser Pob 5617 Hopkins, MN 55343			Household Bank				
ACCOUNT NO. <b>86580576</b>			overpayment of benefits				
Illinois Department Of Human Services 208 West Cook Street Springfield, IL 62704-2526							
ACCOUNT NO.			Assignee or other notification for:	<u> </u>			462.00
Nco Financial Box 13570 Philadelphia, PA 19101			Illinois Department Of Human Services				
ACCOUNT NO. xxx-xx-8349	-		2003 state income taxes	+		H	
Illinois Dept Of Revenue Level 7 410 BK 100 West Randolph Street Chicago, IL 60601							246.35
Sheet no 6 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		]	(Total of ti	Sub			\$ 708.35
2. Cleanors Froming Onsecuted Prohiphority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	Fota o o stica	al on al	\$

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Document

Page 24 of 36

IN RE Carson, Delphine T.

\_ Case No. \_

# Debtor(s) SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2852599</b>			Open account opened 9/05	$\Box$			
KNS Funding, Inc. C/O The Affiliated Group 316 1st Ave Sw Rochester, MN 55902	-				ì		147.00
ACCOUNT NO.			Assignee or other notification for:	П			
The Affiliated Group I 316 1st Ave Sw Rochester, MN 55902			KNS Funding, Inc.		ì		
ACCOUNT NO. 4791-0600-1471-8521			Charge	$\vdash$		$\exists$	
LVNV Funding Box 10584 Greenville, SC 29603					ı		3,463.00
ACCOUNT NO. <b>7013882</b>			Open account opened 8/02	H		$\exists$	0,100.00
Menards Retail Services P.O. Box 17602 Baltimore, MD 21297	-						201.00
ACCOUNT NO. F And W Llc Ste 2910 500 W Madison St Chicago, IL 60661	•		Assignee or other notification for: Menards				
ACCOUNT NO. 285164216784001				$\vdash$		$\exists$	
Mid America Bank C/O Dependon Collection Service, Inc. Box 6074 River Forest, IL 60305-6074	-				ı		747.28
ACCOUNT NO.			Assignee or other notification for:	П			
Dependon Col Suite 210 7627 W Lake St River Forest, IL 60305			Mid Āmerica Bank		ì		
Sheet no <b>5</b> of <b>8</b> continuation sheets attached to	_	1		Subt			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Stammary of Certain Liabilities and Relate	T also tatis	Tota o oi tica	ıl n ıl	\$ 4,558.28 \$

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Document

Page 25 of 36

IN RE Carson, Delphine T.

\_ Case No. \_\_

Debtor(s)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>86580576</b>						Ħ	
Nco Financial Systems 4601 Sauk Trail, FI 3 Richton Park, IL 60471	-						462.00
ACCOUNT NO. <b>192564</b>				П		Ħ	
Orchard Bank C/O Credit Solutions Corpation 9577 Chesapeake Drive San Diego, CA 92123-1304							1,093.01
ACCOUNT NO. 587146973			Open account opened 5/02	H		H	1,033.01
Osco Drugs C/O Nco Financial Systems Pob 41466 Philadelphia, PA 19101							100.00
ACCOUNT NO.			Assignee or other notification for:			Ħ	
Nco Financial Systems Pob 41466 Philadelphia, PA 19101			Osco Drugs				
ACCOUNT NO. 325-52-8349  Peoples Gas Special Projects 130 East Randolph Drive Chicago, IL 60601-6207			natural gas service for 5233 South Cicero, Chicago, IL 60632				500.00
ACCOUNT NO. <b>325-52-8349</b>			natural gas service for 4117 West North Avenue,	Н		H	300.00
Peoples Gas Special Projects 130 East Randolph Drive Chicago, IL 60601-6207			Chicago, IL 60639				
	_			Н		$\dashv$	1,800.00
ACCOUNT NO. 960073255	-						
Portfolio Recovery Associates, LLC BOX 12914 Norfolk, VA 23541							000.5
Sheet no. <b>6</b> of <b>8</b> continuation sheets attached to		]		S112	tota		602.34
Sheet no. 6 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als	age Fota o o tica	e)   S	\$ <b>4,557.35</b>

Filed 06/29/0 Document Page 26 of 36

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main

\_ Case No. \_

IN RE Carson, Delphine T.

ocamon rago 20

Debtor(s)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4479-4717-0046-2861			Charge	+			
Providian C/O Asset Acceptance Corporation Box 2036 Warren, MI 48090-2036							2,144.20
ACCOUNT NO. 5407-9120-5382-3724			Charge				,
Renaissance National Bank Box 19266 Portland, OR 97280							
ACCOUNT NO. <b>7735816640312</b>			Open account opened 3/04	+			712.00
SBC Consumer Bankruptcy Center Box 769 Arlington, TX 76004-0769			open account opened 5/04				268.00
ACCOUNT NO.			Assignee or other notification for:				
Midland Cred 8875 Aero Dr Suite 200 San Diego, CA 92123			SBC				
ACCOUNT NO.			Assignee or other notification for:	+	-		
TrueLogic Financial Corperation Box 4387 Englewood, CO 80155-4387	-		SBC				
ACCOUNT NO. <b>1669410</b>			Installment account opened 2/05				
St Anthony Emergency Physician C/O Medical Collections Systems 725 S. Wells Ave Ste 700 Chicago, IL 60607	-						217.00
ACCOUNT NO.			Assignee or other notification for:				
Medical Collections Systems Suite 700 725 S. Wells Ave Chicago, IL 60607			St Anthony Emergency Physician				
Sheet no. 7 of 8 continuation sheets attached to		1	I	Sub	otot	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of  (Use only on last page of the completed Schedule F. Rep  the Summary of Schedules, and if applicable, on the  Summary of Certain Liabilities and Rela	this port als Statis	oag Tot so o	e) al on al	\$ <b>3,341.20</b> \$

Document

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Page 27 of 36

IN RE Carson, Delphine T.

\_ Case No. \_

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5846733</b>			Open account opened 1/05	$\forall$		H	
St. Anthony Hospital C/O MRSI 2250 E Devon Ave Ste 352 Des Plaines, IL 60018							1,375.00
ACCOUNT NO.			Assignee or other notification for:	П			
MRSI Suite 352 2250 E Devon Ave Des Plaines, IL 60018			St. Anthony Hospital				
ACCOUNT NO. 960416790	Х		Utility service	$\forall$		H	
U.S. Cellular Box 7835 Madison, WI 53707							486.33
ACCOUNT NO. <b>325-52-8349</b>			cellular phone service	$\forall$		H	400.33
U.S. Cellular Box 7835 Madison, WI 53707							
0004700745/004	-		live de sous a set	$\dashv$			700.00
ACCOUNT NO. 2004Z00745/001  US Clerk Of Court Floor 20, 219 South Dearborn Chicago, IL 60604			Judgment				45 224 02
ACCOUNT NO. <b>02 M1 040960</b>	+		judgment	$\vdash$		$\dashv$	45,321.93
Wittington Marcus Address Unknown Debtor To Provide			Jaaginein				
				$\sqcup$		Н	800.00
ACCOUNT NO.							
Sheet no. <b>8</b> of <b>8</b> continuation sheets attached to				Sub	tot	Ц	
Sheet no. <u>8</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Repor	is p T t als	age Fota	e) al n	\$ 48,683.26
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate				\$ 101,123.40

Case 07-11697	Doc 1	Filed 06/29/07	Entered 06/29/07 18:09:03	Desc Main
		Dooumont	Daga 20 of 26	

IN RE Carson, Delphine T.

Document Page 28 of 36

Case No.

Debtor(s)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 07-11697	Doc 1	Filed 06/29/07	Entered 06/29/07 18:09:03	Desc Main
		Document	Page 29 of 36	

IN RE Carson, Delphine T.

Cument Page 29 (

Case No.

Debtor(s)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
lla Carson 14 North Kildare Avenue hicago, IL 60651-3529	U.S. Cellular Box 7835 Madison, WI 53707

Filed 06/29/07 Document Entered 06/29/07 18:09:03 Page 30 of 36

Case No.

Desc Main

IN RE Carson, Delphine T.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF	F DEBTOR ANI	) SPOU	SE		
Single		RELATIONSHIP(S):				AGE(S)	):
EMBLOWNENE		DENTOR			aboliae		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Marketing Co	elp Services Llc					
Name of Employer How long employed	Just Started	eip Services Lic					
Address of Employer		icero Avenue, Suite 220					
7 duress of Employer	Lincolnwood						
INCOME: (Estima	ate of average o	r projected monthly income at time case filed)			DEBTOR		SPOUSE
	_	lary, and commissions (prorate if not paid mon	thly)	\$	2,499.47	\$	DI OUBL
2. Estimated month		mary, and commissions (prorate ir not paid mon	uny)	\$ ——	•	\$ ——	
3. SUBTOTAL	, 0 , 0.10			\$	2,499.47		
4. LESS PAYROL	I DEDUCTION	JQ		Ψ	2,433.47	Ψ	
a. Payroll taxes a				\$	576.88	\$	
b. Insurance	na Boeiai Beeai	,		\$		\$	
c. Union dues				\$		\$	
d. Other (specify)	)			. \$		\$	
				. <u>\$</u>		<u>\$</u>	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	576.88	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,922.59	\$	
		of business or profession or farm (attach detaile	ed statement)	\$		\$	
8. Income from rea				\$		\$	
9. Interest and divid			,	\$		\$	
that of dependents		ort payments payable to the debtor for the debto	or's use or	<b>c</b>		¢	
11. Social Security		iment assistance		ъ <u> </u>		<b>э</b>	
		uspidance		\$		\$	
\ 1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly	income						
(Specify)				· \$		\$ —	
				· 🍦 —		¢ —	
				. Ф		Ψ	
14. SUBTOTAL O	OF LINES 7 TH	HROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	1,922.59	\$	
		<b>ONTHLY INCOME</b> : (Combine column totals otal reported on line 15)	from line 15;		\$	1,922.	50
ii dicic is only one	acotor repeat to	our reported on fine 13)		$\bot$	Ψ	_1,322.	.03

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Document

Doc 1 Filed 06/29/07 Entered 06/29/07 18:09:03 Desc Main Page 31 of 36

\_ Case No. \_

IN RE Carson, Delphine T.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate a quarterly, semi-annually, or annually to show monthly rate.	ny payment	s made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
a. Are real estate taxes included? Yes No <u>✓</u> _	·	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	
b. Water and sewer	\$	
c. Telephone	\$	75.00
d. Other Haircuts/Personal Hygiene	_ \$	50.00
2. II	_ \$	
3. Home maintenance (repairs and upkeep) 4. Food	\$ \$	350.00
5. Clothing	\$ ——	75.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	80.00
e. Other	_ \$	
10 To ( 1.1. ( 1.5	_ \$	
12. Taxes (not deducted from wages or included in home mortgage payments)	¢	
(Specify)	— ¢ —	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	_ •	
a. Auto	\$	
b. Other	\$	
o. Guioi	- <del>\$</del>	
14. Alimony, maintenance, and support paid to others	_ \$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,490.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,922.59
b. Average monthly expenses from Line 18 above	φ ——	1,490.00
c. Monthly net income (a. minus b.)	\$ ——	432.59

Doc 1

Filed 06/29/07 Document

Entered 06/29/07 18:09:03 Desc Main Page 32 of 36

Case No.

(Print or type name of individual signing on behalf of debtor)

IN RE Carson, Delphine T.

Debtor(s)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ Delphine T. Carson Date: June 29, 2007 Debtor Delphine T. Carson Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature:

Case 07-11697 Official Form 7 (04/07)

Doc 1 Filed 06/29/07

Entered 06/29/07 18:09:03 Desc Main

Document Page 33 of 36 **United States Bankruptcy Court** 

IN RE:	Case No.
Carson, Delphine T.	Chapter 13

Northern District of Illinois

Debtor(s)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2006: approx. \$.00; 2005: approx. \$.00; and 2004: approx. \$.00.

## 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION Aaron Jewelers, LTD. v. Delphine Complaint Circuit Court of Cook County,

**Complaint to Collect Debt** 

Carson at el., 00 M1-733768

Harrah's IL. Corp. v. Carson T.

**Complaint to Collect Debt** Delphine, 02 M1 175604

Wittington Marcus v. Carson Delphine, 02 M1 040960

Beaumont Les v. Carson **Complaint to Collect Debt** 

Delphine, 01 M1 735244

Wolfe Mark v. Carson Delphine, **Complaint to Collect Debt** 

00 M1 722693

Wolf Mark v. Carson Delphine, 00 Complaint to Collect Debt

M1 712606

United States of America v.

Complaint

COURT OR AGENCY

**Municipal Division, First District** 

Circuit Court of Cook County, **Municipal Division, First District** 

Judgment

**Judgment** 

**Judgment** 

**Judgment** 

Circuit Court of Cook County,

**Municipal Division, First District** 

Circuit Court of Cook County, **Judgment** 

**Municipal Division, First District** 

Circuit Court of Cook County,

**Municipal Division, First District** 

Circuit Court of Cook County,

**Municipal Division, First District** 

**United States Distric Court Judgment** 

Delphine Carson, 2004Z00745/001

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

@ 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-11697	Doc 1	Filed 06/29/07	Entered 06/29/07 18:09:03	Desc Mair
		Document	Page 36 of 36	

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Non

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

Non

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 29, 2007</b>	Signature /s/ Delphine T. Carson	
	of Debtor	Delphine T. Carsor
Date:	Signature	
	of Joint Debtor	
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**0** continuation pages attached